



U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE			
TRANSMITTAL LETTER		Docket Number: 13364/1024	
Application Number 09/981,637	Filing Date October 16, 2001	Examiner Not Yet Assigned	Art Unit 2164
Invention Title CREDIT MONITORING AND CREDIT ASSURANCE IN A FULL SERVICE TRADE SYSTEM		Inventor(s) Peter MELCHIOR et al.	

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Transmitted herewith is an original, signed Power of Attorney By Assignee of Entire Interest (Revocation of Prior Powers and Appointment of New Power) for filing in the above-identified patent application.

No fee is believed due; however, the Commissioner is hereby authorized to charge any fee required by this paper or credit any overpayment to Kenyon & Kenyon Deposit Account No. 11-0600. An additional copy of this communication is enclosed for this purpose.

Dated: 6/7/05

By:

Timothy J. Bechen (Reg. No. 48,126)

KENYON & KENYON

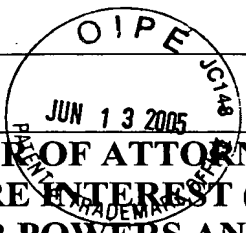
One Broadway

New York, N.Y. 10004

(212) 425-7200 (telephone)

(212) 425-5288 (facsimile)

CUSTOMER NO. 26646



U.S. DEPARTMENT OF COMMERCE  
PATENT AND TRADEMARK OFFICE

<b>POWER OF ATTORNEY BY ASSIGNEE OF ENTIRE INTEREST (REVOCATION OF PRIOR POWERS AND APPOINTMENT OF NEW POWER)</b>		Docket Number: 13364/1024	
Application Number 09/981,637	Filing Date October 16, 2001	Examiner Not Yet Assigned	Art Unit 2164
Invention Title CREDIT MONITORING AND CREDIT ASSURANCE IN A FULL SERVICE TRADE SYSTEM		Inventor(s) Peter MELCHIOR et al.	

Address to:

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

As assignee of the entire interest of the above-identified application by virtue of an executed Assignment, recorded in the U.S. Patent and Trademark Office on March 18, 2002, under Reel 012718, Frame 0873, all powers of attorney previously given are hereby revoked and the registered practitioners of Kenyon & Kenyon included in Customer No. **26646** are hereby appointed to prosecute and transact all business in the Patent and Trademark Office connected therewith.

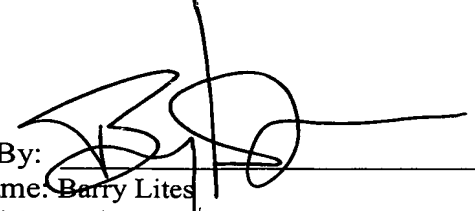
SEND CORRESPONDENCE, AND DIRECT TELEPHONE CALLS TO:

**Timothy J. Bechen, Esq.**  
**KENYON & KENYON**  
**One Broadway**  
**New York, New York 10004**  
**(212) 425-7200 (phone)**  
**(212) 425-5288 (facsimile)**  
**CUSTOMER NO. 26646**

The undersigned is authorized to execute this document on behalf of the Assignee:

**Tradecard, Inc.**

Date: 6/6/05

By:   
Name: Barry Lites  
Title: Vice President and General Counsel